RECEIVED CENTRAL FAX CENTER

FEB 12 2007

Serial #: 09/976,443 In response to Office Action dated November 15, 2006 Page 1 of 10

UTILITY PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Ronald E. Sloan

Serial No.:

09/976,443

Filing Date:

October 12, 2001

Group Art Unit: 3628

Title:

AUTOMATED COACHING FOR A

FINANCIAL MODELING AND

COUNSELING SYSTEM

Examiner: T.M. Harbeck

Docket No:

60021-376002

Certificate of Mailing/Transmittal

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

I hereby certify that this correspondence is being facsimile transmitted to the USPTO (Fax. No. 571.273.8300) or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

Debra 3. Bruck

## AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

In response to the Office Action mailed on November 15, 2006, please amend the application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.